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- a second interface to at least one credit account used to back said at least one cash account in the event of insufficient funds in said at least one cash account to cover the charges incurred through the use of the linked account instrument; and

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6. The system of claim 1, wherein said at least one credit account may be held at any financial institution.

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13. The system of claim 12, wherein the smallest debit amounts are processed against said at least one cash account first, leaving larger debits that cannot be satisfied by said at least one cash account to be processed against said at least one credit account.

14. The system of claim 12, wherein the largest debit amounts are processed against said at least one cash account first, leaving smaller debits that cannot be satisfied by said at least one cash account to be processed against said at least one credit account.

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15. The system of claim 10, wherein an entire debit amount is processed against said at least one credit account in the event that there are funds in said at least one cash account that can only cover a percentage of the debit amount.

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16. The system of claim 10, wherein a first percentage of the debit amount is processed against said at least one cash account, and a second percentage of the debit amount is processed against said at least one credit account in the event that there are funds in said at least one cash account that cannot satisfy the entire debit amount.

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17. The system of claim 1, wherein the predetermined cumulative limit is a daily limit, and the authorization server is configured to decline to authorize additional transactions attempted with the linked account instrument once the daily limit has been reached.

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18. The system of claim 17, wherein the authorization server is configured to cease authorizing transactions attempted with the linked account instrument if a first sweep of said at least one cash account finds insufficient funds to satisfy previous charges incurred through use of the linked account instrument.

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19. The system of claim 18, wherein said at least one credit account used to back said at least one cash account will be cleared if a subsequent sweep

of said at least one cash account finds adequate funds to satisfy those funds covered by said at least one credit account.

20. The system of claim 19, wherein the authorization server is  
5 configured to refresh the pre-determined cumulative limit and authorize transactions after said at least one credit account has been cleared.

21. The system of claim 20, wherein a user of the linked account instrument is charged a fee for use of said at least one credit account.

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22. The system of claim 18, wherein the authorization server is configured to continue to cease authorizing transactions attempted with the linked account instrument if a predetermined number of subsequent sweeps of said at least one cash account fail to find sufficient funds to satisfy the charges  
15 incurred through use of the linked account instrument.

23. The system of claim 17, wherein the authorization server is configured to continue to authorize linked account card transactions up to the predetermined cumulative limit against available credit on the credit account,  
20 even if a first sweep of the cash account finds insufficient funds to satisfy previous charges.

24. A method for accessing funds in at least one cash account, comprising the steps of:

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a) interfacing to an authorization server to authorize individual transactions initiated through use of a linked account instrument against a predetermined cumulative limit on said at least one cash account; and

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b) performing sweeps of said at least one cash account to determine whether charges incurred through use of the linked account card can

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31. The method of claim 24, wherein the authorization server comprises at least one of an account information database, an account balance database, and a transaction history database.

32. The method of claim 24, wherein step (a) further comprises the step of:

- 5 f) generating individual automated clearing house debits for each transaction initiated with the linked account instrument, and authorized by the authorization server.

33. The method of claim 32, wherein step (f) further comprises the step of:

- 10 g) processing the automated clearing house debits against said at least one cash account via an automated clearing house.

34. The method of claim 33, wherein step (g) further comprises the step of:

- 15 h) processing the automated clearing debits against said at least one cash account in the order in which they were generated.

35. The method of claim 33, wherein step (g) further comprises the step of:

- 20 i) processing each automated clearing house debit against said at least one cash account based on the relative size of its amount.

36. The method of claim 35, wherein step (i) further comprises the step of:

- 25 j) processing the smallest debit amounts against said at least one cash account first, leaving larger debits that cannot be satisfied by said at least one cash account to be processed against said at least one credit account.

37. The method of claim 35, wherein step (i) further comprises the step of:

k) processing the largest debit amounts against said at least one cash account first, leaving smaller debits that cannot be satisfied by said at least one cash account to be processed against said at least one credit account.

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38. The method of claim 33, wherein step (g) further comprises the step of:

l) processing an entire debit amount against said at least one credit account in the event that there are funds in said at least one cash account that can only cover a percentage of the debit amount.

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39. The method of claim 33, wherein step (g) further comprises the step of:

m) processing a first percentage of the debit amount against said at least one cash account and a second percentage of the debit amount is processed against said at least one credit account in the event that there are funds in said at least one cash account that cannot satisfy the entire debit amount.

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40. The method of claim 24, wherein the predetermined cumulative limit is a daily limit.

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41. The method of claim 40, wherein step (a) further comprises the step of:

n) ceasing to authorize additional transactions attempted with the linked account instrument once the predetermined cumulative limit has been reached.

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42. The method of claim 41, further comprising the step of:

43. The method of claim 42 , further comprising the step of:

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r) authorizing transactions after said at least one credit account has been cleared.

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t) continuing to cease authorization of transactions attempted with the linked account instrument if a predetermined number of subsequent sweeps of said at least one cash account fail to find sufficient funds to satisfy the charges incurred through use of the linked account instrument.

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u) continuing to authorize linked account instrument transactions up to the predetermined cumulative limit against available credit on said at



least one credit account, even if a first sweep of said at least one cash account finds insufficient funds to satisfy previous charges.

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